Certificate Number: 17082-PAM-DE-029639161

Bankruptcy Case Number: 17-01806



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 26, 2017</u>, at <u>3:23</u> o'clock <u>PM MST</u>, <u>CYNTHIA SCHMIDT</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: July 26, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director